

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/650,596      ART UNIT: 3692  
FILING DATE: August 28, 2003      EXAMINER: E. Chang  
TITLE: Computer implemented automated credit application analysis and  
decision routing system

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO THIRD OFFICE ACTION**

In response to the Office Action mailed on July 8, 2009, the Applicants respectfully submit this Response:

**Amendments to the Claims** begin on page 2 of this paper;

**Remarks** begin on page 4 of this paper; and

**Conclusion** begins on page 7 of this paper.

This Response is accompanied by a request for a three month extension of the date for reply to January 8, 2010. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.